

Foreclosure Prevention Program

FREQUENTLY ASKED QUESTIONS

1. **Are there eligibility guidelines that must be met in order to receive assistance?**
Yes. Total household income cannot exceed 80% of Howard County median income at time of application (see chart below). The property must be in Howard County and must be your primary residence.

Maximum Permitted Household Income (effective 1/01/21)

1-person household	2-person household	3-person household	4-person household	5-person household	6-person household	7-person household	8+-person household
\$65,929	\$75,347	\$84,766	\$94,184	\$101,719	\$109,253	\$116,788	\$124,323

2. **My income was reduced due to COVID-19 but I'm over the income limit. Can this program still help me?** If it can be documented that at any time during COVID-19, your income was reduced to below the maximum income limits, assistance may be available. Individual circumstances will be reviewed on a case by case basis.
3. **How much assistance can I receive?** The maximum assistance will be based on need and funding availability but cannot exceed 12 months of mortgage payments.
4. **I lost my job due to COVID-19 and am currently unemployed. Will this program assist me even though I'm unemployed?**
Yes. The program can assist in bringing your mortgage current. Referral to a housing counseling agency will also be provided.
5. **If the program will bring my mortgage current but due to reduced income, I can't make my mortgage payments going forward, will this program allow for additional assistance? Do I need to apply every month?**
Funding can be provided to bring the mortgage account current. If you are still unemployed or underemployed, we will refer you to a housing counseling agency for budget review and discussion of options.
6. **Do I need to be in foreclosure or just behind on my mortgage payments?**
You do not need to be in foreclosure to receive assistance.
7. **My mortgage is in forbearance with my lender. Am I eligible to apply?**
Yes, funding can be provided to bring mortgage current and discontinue forbearance agreement.
8. **I received a foreclosure notice. Will this program assist me?**
If you meet the eligibility requirements, yes, the program can assist you in bringing the mortgage current.

9. **How many months behind on my mortgage payments do I need to be before I can apply to receive assistance?**
If you can document a COVID-related loss of household income and are behind on your mortgage payments for at least 3 months, you are eligible to apply for assistance.
10. **Is this a loan? Do I need to pay it back?**
This is not a loan. No repayment is required.
11. **If I meet the eligibility requirements for assistance, how long does the processing take?**
If eligible, processing time should take approximately 30 days. If all required documentation has not been received, this may increase the processing time.
12. **If I receive assistance, do I need to continue to live in the property for a certain amount of time?** No.
13. **Why was my application denied?** Applications are denied if you don't meet the eligibility requirements or if assistance needed to bring your mortgage current exceeds 12 months of mortgage payments.